

SOCIAL SERVICES
COMMITTEE

THE INCOME SUPPORT SYSTEM AND
THE DISTRIBUTION OF INCOME IN 1987

A study commissioned by the House of Commons
Social Services Committee, and carried out by
The Institute for Fiscal Studies

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The Social Services Committee is appointed under SO No 130 to examine the expenditure, administration and policy of the Department of Health and Social Security, associated public bodies, and similar matters within the responsibilities of the Secretary of State for Northern Ireland.

The Committee consists of a maximum of eleven members, of whom the quorum is three.

The Committee shall have power:

- (a) to send for persons, papers and records, to sit notwithstanding any adjournment of the House, to adjourn from place to place, and to report from time to time,
- (b) to appoint persons with technical knowledge either to supply information which is not readily available or to elucidate matters of complexity within the Committee's order of reference;
- (c) to communicate to any other such committee its evidence and any other documents relating to matters of common interest; and
- (d) to meet concurrently with any such other committee for the purposes of deliberating, taking evidence, or considering draft reports.

Unless the House otherwise orders, all Members nominated to the Committee shall continue to be members of the Committee for the remainder of the Parliament.

Wednesday 2 December 1987

The following were nominated as members of the Committee:

Mr Frank Field	Mr Roger Sims
Mr Jerry Hayes	Rev Martin Smyth
Dr Lewis Moonie	Mr Nicholas Winterton
Mr Terry Patchett	Audrey Wise
Sir David Price	Mr Tim Yeo
Mrs Gillian Shephard	

Mr Frank Field was elected Chairman on Wednesday 9 December 1987.

Mr Terry Patchett was discharged and Mr Andrew Smith was added on 20 June 1988.

Mrs Gillian Shephard and Mr Tim Yeo were discharged and Mrs Marion Roe and Ann Widdecombe were added on 13 December 1988.

Mr Andrew Smith was discharged and Mr Ian McCartney was added on 10 February 1989.

Dr Lewis Moonie was discharged and Mr Andrew F Bennett was added on 20 March 1989.

Mrs Marion Roe was discharged and Sir Geoffrey Pattie was added on 27 November 1989.

Preface

The authors of this study are grateful to the members of the House of Commons Social Services Select Committee for commissioning the research on which this report is based. We would like to thank the Committee's clerks, together with specialist adviser Professor Tony Atkinson, for their advice and encouragement. Anonymised Family Expenditure Survey data was provided by the Department of Employment (and is now administered by CSO), and the assistance in data preparation and analysis of Graham Stark and Andrew Dilnot at IFS is gratefully acknowledged.

The authors also wish to acknowledge the development funding provided by the Joseph Rowntree Memorial Trust which enabled the IFS to become involved in this area.

Special thanks are however due to Bill Barron, Stuart Mitchenall and Jo Semmence of DSS without whose continued helpfulness and openness such detailed analysis could not have been undertaken. The authors are however solely responsible for all interpretation of the data, and any errors.

*Paul Johnson
Steven Webb*

April 1990

MEMORANDUM BY THE INSTITUTE OF FISCAL STUDIES COMPARING FAMILY INCOMES WITH BENEFIT LEVELS: THE OFFICIAL SERIES

Since the mid 1970s official statistics have been produced which compare family incomes (after the deduction of housing costs and travel-to-work costs) with the prevailing Supplementary Benefit level. These "Low Income Families" (LIF) statistics, as they were known, were produced annually until 1979 and have been produced biennially since then. The most recent figures relate to 1985 but in 1988 it was decided that no further tables in this series will now be produced. In particular, although Supplementary Benefit was not replaced until 1988 there are no plans to publish what would in any case have been the final tables in the series, those relating to 1987.

A range of reasons have been set out for discontinuing the LIF series.¹ The principal ones are as follows:

- (i) The old series was based on the income of the narrow "family" or "benefit unit". This included only an individual, together with any spouse and any dependent children. It was argued in the technical review that the income of the wider household unit (which would, for example, include any other relatives such as grown up children or aged parents), provides a more accurate guide to the living standards of an individual.
- (ii) The use of Supplementary Benefit lines as a low income yardstick produced paradoxical results—other things being equal, a real increase in the level of the benefit meant more people were deemed to be on low incomes (i.e., below 140 per cent of the SB line). Difficulties of interpretation arose particularly when comparing LIF figures over time.

Whatever the validity of these objections it seems nonetheless that there remains a case for producing analysis of family incomes relative to benefit levels, perhaps as a supplement to the new household based analyses. There are several reasons why such analysis might continue to be desirable, notwithstanding the previous objections:

- (a) The technical review does not suggest that there is necessarily complete sharing of resources within households, but rather that "... this is likely to be nearer the truth than the alternative assumption that each benefit unit ... within a household has a different living standard ..." (p. 24, op.cit). This view suggests that figures on both a household basis and a family unit basis are of value in showing the effects of alternative assumptions on income sharing;
- (b) Since the narrower family unit is used as a basis of assessment for income-related benefits, it continues to be of interest to examine the post-benefit living standards at this level;
- (c) It may be argued that the Supplementary Benefit/Income Support line in some sense represents a minimum level of income below which society believes families should not fall. In practice this idea is limited by exclusions from SB for those with capital above certain limits, those in full time work, those voluntarily unemployed, etc. Nonetheless, it must surely be of interest to examine both the effects of these exclusions and also the extent to which families in the eligible population are failing to reach the prescribed standard. With the termination of the LIF series no information at all will be published on those whose incomes fall below the SB/IS line because they are disqualified from benefit.

Taken together, these arguments would seem to point to the desirability both of publication of LIF figures for 1987 and also of the setting up of a new series comparing family incomes with the new Income Support levels introduced in April 1988. It is into the second category that this present report falls. *These tables are not LIF tables for 1987*, although the present authors do propose to produce such tables later in the year. In the next section we describe what the current tables do contain and list the important respects in which, though superficially similar, they differ from LIF tables.

THE NATURE OF THE PRESENT ANALYSIS

The tables presented in this report show, for 1987, the incomes of families after the deduction of net housing costs (and optionally after travel-to-work costs) expressed as a percentage of the Income Support level for a family of that type. This value is called the "relative net resources" of the family. We describe below each component of the analysis.

¹These are set out in full in "Low Income Statistics: Report of a Technical Review" (DHSS, March 1988).

1. The family unit

The family (or more precisely the benefit unit) consists of an individual together with any spouse and any dependent children. A dependent child is one aged under 16 or under 19 and still in non-advanced full time education. Thus a household containing a married couple with two children, one a 17 year-old sixth former and the other a 19 year-old out at work would contain two family units.

2. Income definition

The income definition used is the *current* income of the family including earnings, investment income, self-employment income and all social security benefits (except housing benefit), after the deduction of tax and National Insurance.

By using this definition of income we are deviating from the practice in the LIF tables of using "normal" income. Where an individual had been unemployed or sick for less than three months then (where relevant) he was regarded in the LIF tables as "normally" employed, and the income figure used was for his in-work income. However, where an individual had been *employed* for less than three months, he was not regarded as normally unemployed. This approach produced an upward bias to incomes and consequently we have preferred to use current income as the basis for our analysis. Current income is simply the income of the individual at time of interview, used even when the individual's circumstances might only recently have changed.¹

3. Calculation of net housing costs

The housing costs included here are rent and rates (net of rebates), mortgage interest, water rates, ground rent and service charges, and an amount for insurance and maintenance for owner occupiers. Where there are other family units in the household apart from the householder, a deduction is made from the householder's housing costs to reflect a notional contribution towards housing costs. This amount is equal to the Supplementary Benefit/Housing Benefit non-dependent deductions. This latter figure is then used to represent the housing costs of the non-householders. (This treatment of the housing costs of non-householders is consistent with that used in the official LIF series).

4. Travel to work costs

The tables presented in this report are in two sets: the first set shows incomes after the deduction of a notional sum for travel to work costs, the second excludes this consideration. A figure for actual travel to work costs is not obtainable from the FES data on which this study is based and so a flat rate figure of £6.30 per week is used for all full-timers (those working 30 hours or more per week) and a scaled-down figure used for those working fewer hours. This figure is simply an updated version of the £5.85 per week used by the DSS for the 1985 LIF analysis.

5. The Income Support Line

The Income Support levels used are those for April 1988 (when the benefit was introduced) but deflated by the RPI excluding housing costs to represent what the levels would have been had Income Support been in operation during 1987. The rates of benefit used in the analysis are set out in Table 1.

¹The main argument against using current income is that it might itself produce biases by capturing purely short term phenomena. It is however the view of the technical review (and one shared by the present author) that such biases would be relatively small both when averaged over a large sample and also relative to those produced by using normal income.

TABLE I
Income Support rates and its analysis
(£ per week)

	Pre-April uprating	Post-April
Personal Allowances		
Single		
Under 18	18.30	18.80
18-24	24.60	25.25
25 and over	31.55	32.40
Lone parents		
under 18	18.30	18.80
18 and over	31.55	32.40
Married couples		
under 18	36.65	37.65
18 and over	48.60	49.90
Children		
0-10	10.15	10.40
11-15	15.20	15.60
16-17	18.30	18.80
18 and over	24.60	25.25
Premia		
Family	5.80	5.95
Lone parent	3.50	3.60
Single pensioner	10.10	10.35
Couple pensioner	15.35	15.75
Single pensioner (higher)/disabled	12.30	12.65
Couple pensioner (higher)/disabled	17.60	18.05
Single severely disabled	23.35	24.00
Couple severely disabled	46.75	48.00

The level of Income Support relevant to a particular family may be the sum of a number of components. Each family unit is assigned the personal allowance associated with the age and marital status of the head, together with additional allowances in respect of dependent children. A family unit may also be entitled to up to two "premia" where the unit falls into a qualifying category. Premia are available for all families with children, for lone parents, for the elderly and for the sick and disabled. A family unit is (if applicable) entitled to the family premium plus one other premium. The Income Support line used is simply the sum of these personal allowances and premia for the family in question. One important point which follows from this is that a single person with income of 120 per cent of his Income Support line will have a different level of income to a married couple with 120 per cent of its Income Support line.

6. Calculating the relative net resources of the family

An income figure is calculated on the above basis for each family, after the deduction of net housing costs, and, where relevant, of fares-to-work. This figure is then expressed as a percentage of the Income Support line applicable to a family of that type to give the relative net resources of the family. Table D1 then shows the composition of those with relative net resources of below 100 per cent, below 110 per cent, below 120 per cent and below 140 per cent. Figures are given both for numbers of families and the numbers of individuals within those families. Table D1 also shows how the population as a whole breaks down into the various categories used. (For a detailed description of the family types used, see the Appendix).

Excluded from these tables however are those who in 1987 were receiving Supplementary Benefit or Housing Benefit Supplement. The composition of this group is shown separately in Table D2. This group is treated separately in order to avoid misleading conclusions being drawn from a comparison between their incomes and the new Income Support levels. We discuss this point more fully below.

Finally, Table D3 provides similar analyses to D1, but for relative net resources without the deduction of fares to work.

LIF AND THE PRESENT ANALYSIS: SIMILARITIES AND DIFFERENCES

Although superficially similar to the LIF series, the present tables are in many important respects different, and are not comparable with LIF tables. The key differences are as follows:

(i) *In this report we present a comparison between the actual income levels of families and a hypothetical benefit line.*

We cannot infer from these tables that had the new benefits system actually been in operation in 1987 then the same pattern would have arisen. In the first place, some of those not previously entitled to supplementary benefit might have become entitled to Income Support and thus have seen their incomes rise relative to their actual 1987 level. Typical amongst this group are some elderly single people who previously had incomes slightly above the old SB line.

Conversely, some actual SB recipients (such as a low paid childless couple where one partner was working between 24 and 30 hours per week) would have been disqualified from Income Support and so might in fact have income below the new Income Support line.

A similar point is that patterns of non-take-up of benefits would be likely to change under a new regime. A family shown as below the IS line because of failure to take up the old and rather restrictive Family Income Supplement might for example take up a (probably larger) entitlement to the new Family Credit and thus in reality have income above the IS line.

(ii) *The Income Support line being used in these tables is on average around 9 per cent higher in real terms than the SB line which would have been used for these families in the LIF tables.*

The main reason for this is not the increased generosity of the Income Support scheme but arises rather from the different structures of the two benefits. Supplementary Benefit entitlement was based on a series of "scale rates" which varied with age, marital status, householder status and number of children. On top of this, various weekly additions were available to cover the cost of heating, laundry, special diets etc. However, for simplicity the SB line used in the LIF calculations was merely the basic scale rate for the family in question, or the (higher) long term rate for pensioners. It excluded most of the special additions and did not apply the long term rate to other eligible groups (such as the long term sick and many lone parents).

Income Support, in contrast, has a much simpler structure. The various special additions available under SB are replaced by higher basic levels of benefit and are thus easily incorporated into the analysis. In the present tables we are thus using a more complete definition of the hypothetical benefit line for each family, and consequently find a larger number of families below that line. It does not of course follow that there has been a dramatic growth in the numbers below the benefit line since 1985. What might be concluded however is that the figures produced for 1985 and before tended to provide a rather low estimate of the numbers with incomes below their actual benefit line.

(iii) *This analysis uses the current income and economic status of families rather than their "normal" position*

As noted earlier, for the purposes of the LIF tables, anyone who had been unemployed or off work sick for less than three months was treated as "normally" employed, and they were ascribed their in-work income. A comparable procedure was not however applied to those who had recently moved into employment from either sickness or unemployment. As a result the old LIF tables tended to produce lower numbers of unemployed and sick than would be derived from looking at benefit receipt (for example), and rather higher income figures.

In the present analysis we have abandoned this practice of normalising incomes (as have DSS for their new HBAI series). As a result, the figures which we give for numbers unemployed in the population actually show very little change compared with the 1985 LIF figures, despite the fall in unemployment. This is because that fall is offset by our reclassification of the short term unemployed from "worker" to "unemployed". Similarly, the growth in the number of sick/disabled shown in our tables compared with the 1985 LIF figures is exaggerated by a reclassification of the short term sick.

THE RESULTS: SOME NOTES ON INTERPRETATION

In the following pages the results of our analysis are presented in full. We discuss briefly here two issues important in the interpretation of those results.

(J) Discrepancies between Family Expenditure Survey data and administrative data on Supplementary Benefit recipients.

Table D2 gives estimates based on the 1987 Family Expenditure Survey for the numbers of families and individuals in receipt of Supplementary Benefit or Housing Benefit Supplement. These aggregate figures are significantly below comparable figures based on administrative data, particularly in the case of pensioners. A similar phenomenon is noted in the introduction to the most recent LIF tables for 1983 and 1985. One possible reason is that some FES respondents are mistakenly reporting receipt of Supplementary Benefit under the heading of some other benefit such as Retirement Pension.

In the 1983 and 1985 LIF tables an attempt is made to correct for this discrepancy by a reweighting of the pensioner population between SB recipients and non-recipients, although it is acknowledged that this is necessarily somewhat speculative. We have asked DSS for details of the procedure adopted but the Department has not yet been able to provide us with full details of the procedure adopted.

In order to test the hypothesis that SB was mistakenly being reported as retirement pension, we examined the retirement pension receipt figures for a subsample of the pensioners in the 1987 FES. In only a small number of the cases did the figure given for retirement pension coincide exactly with a possible SB line for a pensioner of that type. We are however unable to offer an alternative explanation for this discrepancy.

In the light of this finding, and in the absence of details of the correction used in past low income tables, we have decided to present the results without any corrections. It should however be borne in mind that some of those classified in Table D1 and D3 as having incomes below or near the Income Support line, but not on SB, many in fact have been receiving that benefit and so would properly belong in Table D2. To the extent that this is the case, Tables D1 and D3 will tend to overestimate the number of low income families not on SB.

(ii) Characteristics of families below the Income Support line

Perhaps the most striking feature of Table D1 is the large number of families with incomes below the Income Support line. In particular, the figure of 3.9 million is clearly higher than would be the result if LIF tables for 1987 were to be produced. It may thus be helpful to examine in more detail the types of families which are found in this group. (An estimate of the relative magnitudes of these different groups is provided, but such figures should be regarded as highly approximate). We identify below nine types of family found below the Income Support line.

1. Families with capital above both the old SB limit and the new IS limit (c. 320,000)

The FES data on capital is patchy and so the number in this group is difficult to estimate precisely. Nonetheless, there appear to be a number of families with large amounts of capital, sufficient to disqualify them from both SB and from Income Support, despite its higher capital cut-off of £6,000. Such families would thus remain below the Income Support line once the benefit was introduced. (Indeed some would find themselves worse off, since for the first time, capital cut-offs were introduced into the other means-tested benefits). Around two thirds of this group are over pension age.

2. Full-time workers with no children (c. 100,000)

A second group featuring in these tables because of disqualification from SB is full-time workers without children. The fact that some such families can have an income below the IS line despite working 30 or more hours per week arises from one of two circumstances. The first and most common is that whereas the definition of "full-time" is based on a typical week, the income figure used will be for the current week and may be temporarily lower. In this case the use of "current income" is producing an artificially low income figure for a small number of families. The second possibility which occurs in a few cases is that the person concerned simply has a very low hourly wage.

3. Full-time workers with children (c. 160,000)

These families are also disqualified from Supplementary Benefit but would typically be entitled to Family Income Supplement. The take-up of FIS was however rather low and those who failed to claim could find themselves with incomes below the IS line. Latest estimates suggest that in 1985 there were 190,000 families who were failing to take up their FIS

entitlement. It is of course possible that some of these families would take up a (possibly larger) entitlement to the new Family Credit when it was introduced and thereby lift themselves above the IS line. Early figures suggest however that Family Credit is suffering from similar take-up problems to its predecessor. These families are characterised by large numbers of children (meaning that even a modest hourly wage over 30 hours may not bring them up to the IS line).

4. Families with capital above the old SB cut-off but below the new IS limit (c. 340,000)

This group was previously disqualified from SB because of capital in excess of £3,000 but has capital below the Income Support upper capital threshold of £6,000. It is thus possible that some of these families would start to receive Income Support once it was introduced. (The figure of 340,000 is again somewhat speculative given the inadequate data on capital).

5. Self-employed (c. 280,000)

The main problem here is that the data on the incomes of this group may well be out of date. Income figures are based on accounts which may in some cases be up to five years out of date. The fact that an uprated version of an old income figure lies below the Income Support line tells us little about the current status of such families.

6. Families with incomes above the old SB line (c. 980,000)

These families had slightly too much income in 1987 to qualify for Supplementary Benefit. However, the new Income Support line is higher for these families and so many of them would be likely to claim when the new system was introduced. Typical among this group are many elderly single pensioners.

7. Possible non-take-up of housing benefit supplement/SB (c. 830,000)

These families have incomes above the basic SB line before housing costs, but below the SB line after net housing costs. This implies either that they are failing to take up entitlement to Housing Benefit Supplement (designed explicitly for such cases) or that their actual SB line is higher than the basic one used in the LIF analysis and that it is in fact SB which they are failing to take up. (None of these families would be debarred by having excess capital or by being in full time work). In 1984 (the last year for which figures are available) it is estimated that there were around 200,000 families failing to take up their entitlement to Housing Benefit Supplement. It seems likely then that the rest of this group are probably failing to take up small amounts of SB.

8. "Young dependents" not on SB (c. 370,000)

This is a group almost entirely comprised of single people under 25 living at home with one or both parents. They may be regarded as dependents in that they typically have little or no independent income. They may of course be sharing to a greater or lesser extent in the income and living standards of the rest of the household. The presence of this sort of family unit in the data has been used to argue for the move to a household basis of assessment for the new HBAI tables.

9. Other unclassified (c. 520,000)

This residual group includes all those with incomes below the Income Support line and the Supplementary Benefit line, and not apparently disqualified because of full-time employment or excess capital. Many of these will be failing to take up typically rather small entitlements to SB. (Other cases of non-take-up of SB will come mainly under section 7 or 8 above). There can be no guarantee that such families would take up any entitlement to the new Income Support when it was introduced. In 1985 it is estimated that there were around 840,000 families eligible for SB but failing to take up that entitlement.

We summarise in Table 2 the overall breakdown of those with net resources below the Income Support line. (Where a family comes under more than one of these categories, they are assigned to the first named.).

TABLE 2
Characteristics of families not receiving SB or HB Supp. with net resources below the Income Support line in 1987

Family type	Number ('000s)
TOTAL	3,960
Of which,	
Over £6,000 capital	320
Full-time worker without children	100
Full-time worker with children	160
Capital between £3,000 and £6,000	340
Self-employed	280
Over SB line but under IS line	980
Non-take-up of HB Supp./SB	830
Young dependents	370
Other unclassified	520

THE INCOME SUPPORT SYSTEM AND THE DISTRIBUTION OF INCOME IN 1987

D1. Estimated number of families and persons not receiving supplementary benefit or housing benefit supplement in 1987 with net resources at various percentages of the Income Support line (at 1987 prices). Net resources is after fares to work.

D2. Estimated number of families and persons receiving supplementary benefit or housing benefit supplement in 1987.

D3. Estimated number of families and persons not receiving supplementary benefit or housing benefit supplement in 1987 with net resources at various percentages of the Income Support line (at 1987 prices). Net resources is before fares to work.

D1. Estimated number of families and persons not receiving supplementary benefit or housing benefit supplement in 1987 with net resources at various percentages of the Income Support line at 1987 prices.

Great Britain ('000s)	FAMILIES					PERSONS IN FAMILIES				
	Net resources as a percentage of IS line				Population	Net resources as a percentage of IS line				Population
	<100%	<110%	<120%	<140%	Total	<100%	<110%	<120%	<140%	Total
AB frontier	3,960	4,870	5,650	7,280	21,360	5,720	7,380	8,960	12,110	54,550
Total families over pension age	1,930	2,390	3,040	3,720	6,800	2,280	3,130	3,720	4,780	9,300
Married Couples	180	300	740	1,850	3,460	530	1,070	1,480	2,120	4,350
Single Persons	1,670	2,090	2,310	2,670	4,130	1,670	2,060	2,310	2,670	4,340
Total families under pension age	1,970	2,280	2,600	3,580	22,160	3,520	4,260	5,110	7,130	44,330
By family type:										
Married couples with children	380	500	640	990	5,880	1,580	2,830	2,630	4,050	21,340
Single persons with children	80	100	120	150	1,040	210	250	290	370	2,030
Married couples without children	240	300	340	610	4,340	470	800	680	950	9,880
Single persons without children	1,250	1,380	1,510	1,840	10,800	1,290	1,380	1,510	1,840	18,800
Of which large families (3 or more children)	110	160	210	290	1,080	590	830	1,110	1,570	3,620
By economic status:										
Full-time work or self-employed	530	650	840	1,260	15,360	1,450	1,890	2,490	4,050	22,470
Sick or disabled	220	290	320	410	910	350	490	550	720	1,690
Unemployed	510	620	660	730	2,520	620	890	970	1,080	4,440
Others	630	710	790	1,060	3,770	900	1,300	1,100	1,470	8,120

Net resources is after the deduction of fares to work

D2. Estimated Number of families and persons receiving supplementary benefit or housing benefit supplement in 1987*

Great Britain ('000s)	Families	Persons in families
All families	3,420	6,470
Total families over pension age	750	890
Married couples	130	230
Single persons	640	640
Total families under pension age	2,660	5,580
By family type:		
Married couples with children	530	2,180
Single persons with children	640	1,670
Married couples without children	240	480
Single persons without children	1,250	1,250
Of which large families (3 or more children)	240	1,220
By economic status		
Full-time work or self-employed	50	60
Sick or disabled	90	150
Unemployed	1,410	3,010
Others	1,130	2,360

*See main text on discrepancies between FES data and administrative data.

D3. Estimated number of families and persons not receiving supplementary benefit or housing benefit supplement in 1987 with net resources at various percentages of the Income Support line at 1987 prices.

Great Britain ('000s)	FAMILIES					PERSONS IN FAMILIES					
	Net resources as a percentage of IS line				Population	Net resources as a percentage of IS line				Population	
	<10%	<110%	<120%	<140%	Total	Total	<10%	<110%	<120%	<140%	Total
All families	3,680	4,680	5,340	4,750	23,160	5,860	6,430	8,030	18,340	54,130	
Total families over pension age	1,530	2,380	3,030	3,390	6,880	2,300	3,120	3,790	4,160	9,380	
Married Couples	580	598	740	1,040	3,480	530	1,050	1,480	2,180	4,530	
Single Persons	1,670	2,080	2,210	2,660	4,340	1,670	2,880	2,310	2,650	4,340	
Total families under pension age	1,730	3,020	3,290	3,040	22,160	2,860	3,580	4,240	5,580	44,850	
By family type:											
Married couples with children	280	360	470	740	5,680	1,110	1,450	1,940	3,060	21,740	
Single persons with children	70	90	110	130	1,040	180	240	270	330	2,630	
Married couples without children	200	250	300	410	4,840	490	580	600	820	9,680	
Single persons without children	1,100	1,320	1,420	1,760	10,800	1,180	1,330	1,620	1,760	10,800	
Of which large families (3 or more children)	80	120	160	210	1,080	430	630	850	1,330	5,620	
By economic status											
Full-time work or self-employed	340	430	560	910	15,360	890	1,180	1,660	2,800	32,470	
Sick or disabled	220	250	320	400	810	340	480	550	710	1,610	
Unemployed	380	630	660	720	3,320	830	870	930	1,070	4,440	
Others	590	690	730	1,020	3,770	830	970	1,070	1,400	6,210	

Net resources is before the deduction of fares to work.